UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re)	Chapter 7
FELIX & MARIA CARDONA,)	Case No. 05-20106-ERW
	Debtors.)	Hon. Eugene R. Wedoff

Notice of Trustee's Final Report, Hearing on Applications for Compensation, and Hearing on the Abandonment of Property by the Trustee

To the Debtors, Creditors and other Parties in Interest:

- 1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held
 - At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 744, Chicago, Illinois

On: March 24, 2009 Time: 10:00 a.m.

- 2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.
- 3. The Trustee's Final Report shows total:

Receipts	\$42,134.84
Disbursements	\$39.76
Net Cash Available for Distribution	\$42.095.08

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now <u>Requested</u>	<u>Expenses</u>
JOSEPH A. BALDI, TRUSTEE Trustee Compensation	\$0.00	\$4,963.48	\$0.00
JOSEPH A. BALDI & ASSOCIATES, P.C. Attorney for Trustee	\$0.00	\$6,739.00	\$26.50

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows: NOT APPLICABLE

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: NONE

7. Claims of general unsecured creditors totaling \$28,909.27 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 100.00% plus interest.

Allowed general unsecured claims are as follows:

Claim Number	<u>Claimant</u>	Amount of Claim	Proposed Payment
000001	Chase Bank USA, N.A.	\$17,625.37	\$18,513.57
000002	Discover Bank/Discover Financial	\$11,283.90	\$11,852.53

- 8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
- 9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
- 10. Debtors have been discharged.
- 11. The Trustee proposes to abandon the following property at the hearing:

Name of Property
NONE
Scheduled Value
\$\$

Dated: March 27, 2009 For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner Clerk of the U.S. Bankruptcy Court 219 S. Dearborn, 7th Floor Chicago, Illinois 60604

Trustee: Joseph A. Baldi Address: Suite 1500

19 South Lasalle Street

Chicago, IL 60603

Phone No.: (312) 726-8150

Case 05-20106 Doc 33 Filed 02/27/09 Entered 03/01/09 23:56:19 Desc Imaged

CERTIFICASTIE OF 3 NOTICE

The following entities were served by first class mail on Mar 01, 2009.

db/jdb +Felix Cardona, Maria Cardona, 2604 West Fullerton, Chicago, IL 60647-3008

9367700 Bank One, Cardmember Service, P.O. Box 50882, Henderson, NV 89016-0882

9367701 Best Buy, Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521

10482531 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,

Seattle, WA 98121-2339 9367702 Chase Platinum Mastercard, P.O. Box 52046, Phoenix, AZ 85072-2046 GE Capital Cons Cardo, P.O. Box 9001557, Louisville, KY 40290-1557 +MBNA America, P.O. Box 215137, Wilmington, DE 19886-0001 9367704 9367705 9367706 Sears Premier Card, P.O. Box 182149, Columbus, OH 43218-2149 The following entities were served by electronic transmission on Feb 28, 2009. 10557490 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 28 2009 02:09:36 Discover Bank/Discover Financial Services, PO Box 8003, Hi E-mail/PDF: mrdiscen@discoverfinancial.com Feb 28 2009 02:09:36 Hilliard, OH 43026 9367703 Discover Platinum Card, P.O. Box 30395, Salt Lake City, UT 84130-0395 TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2009 Signature:

Joseph Spertiers